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FIG. 1

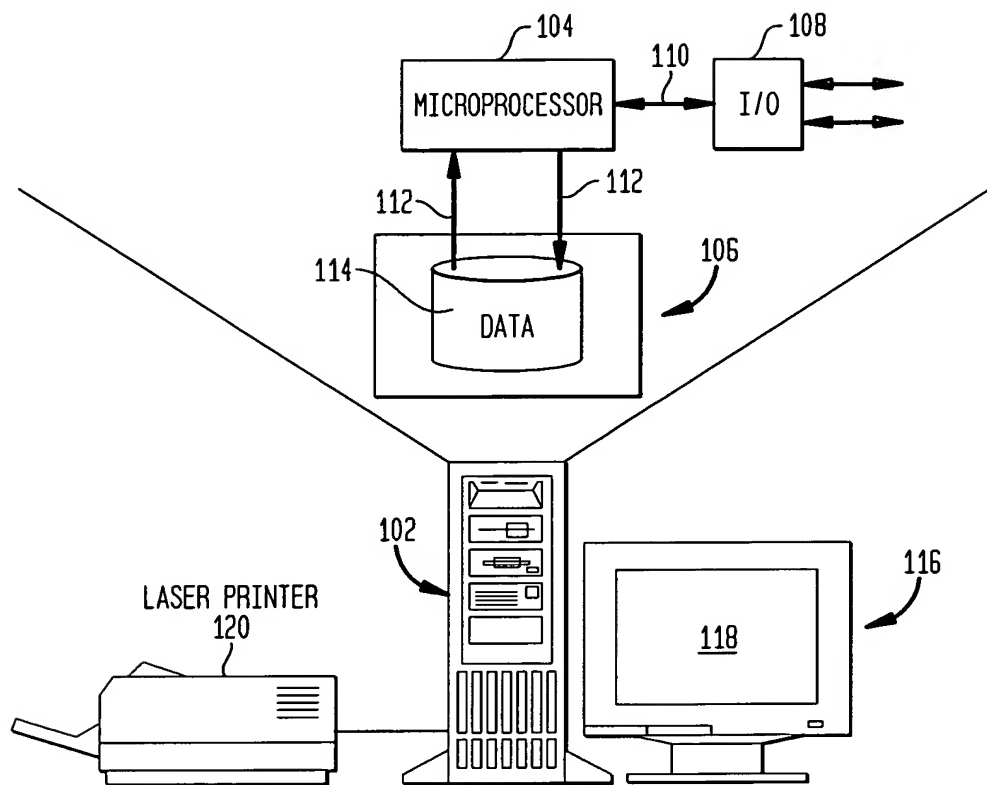
100

FIG. 2

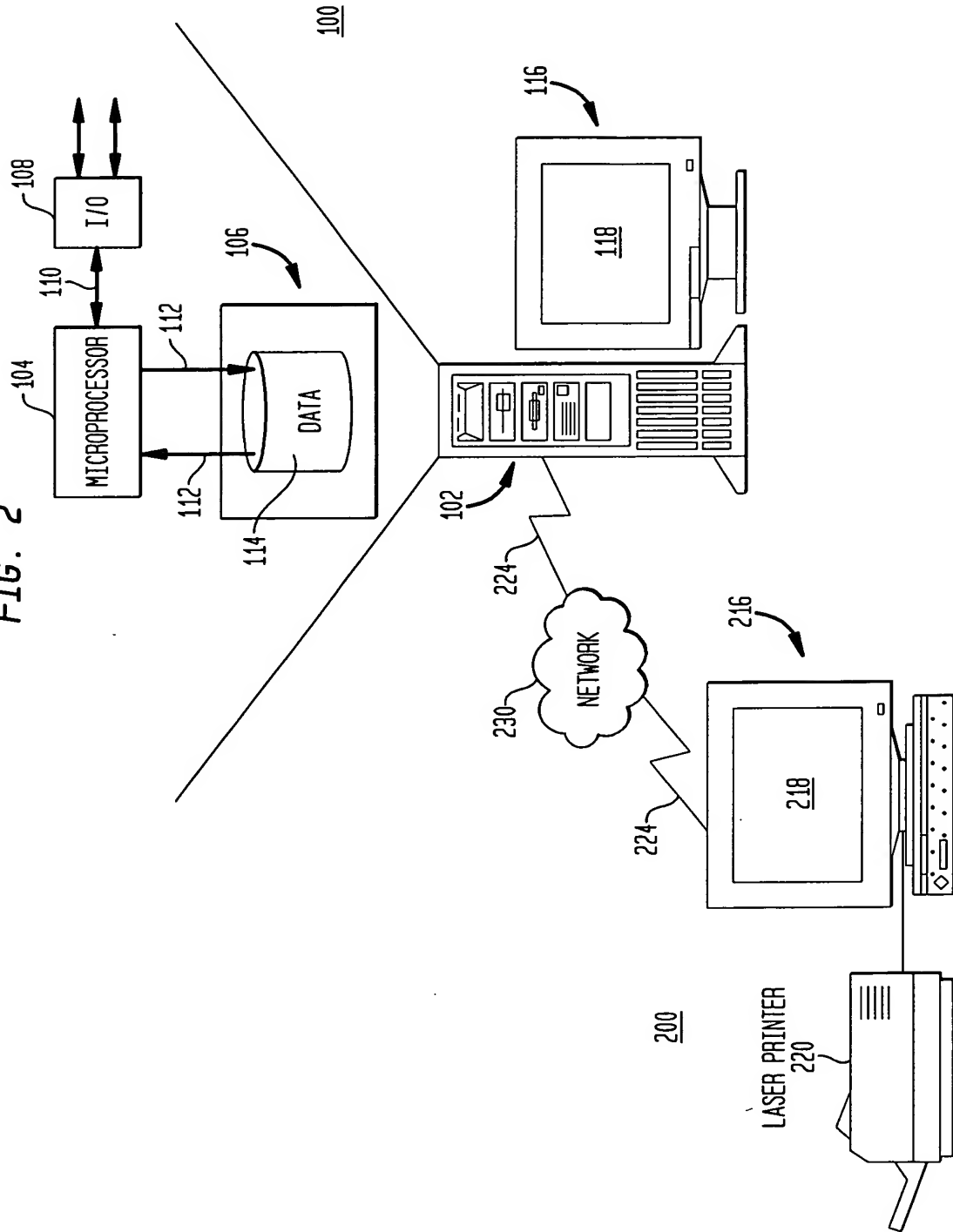


FIG. 3

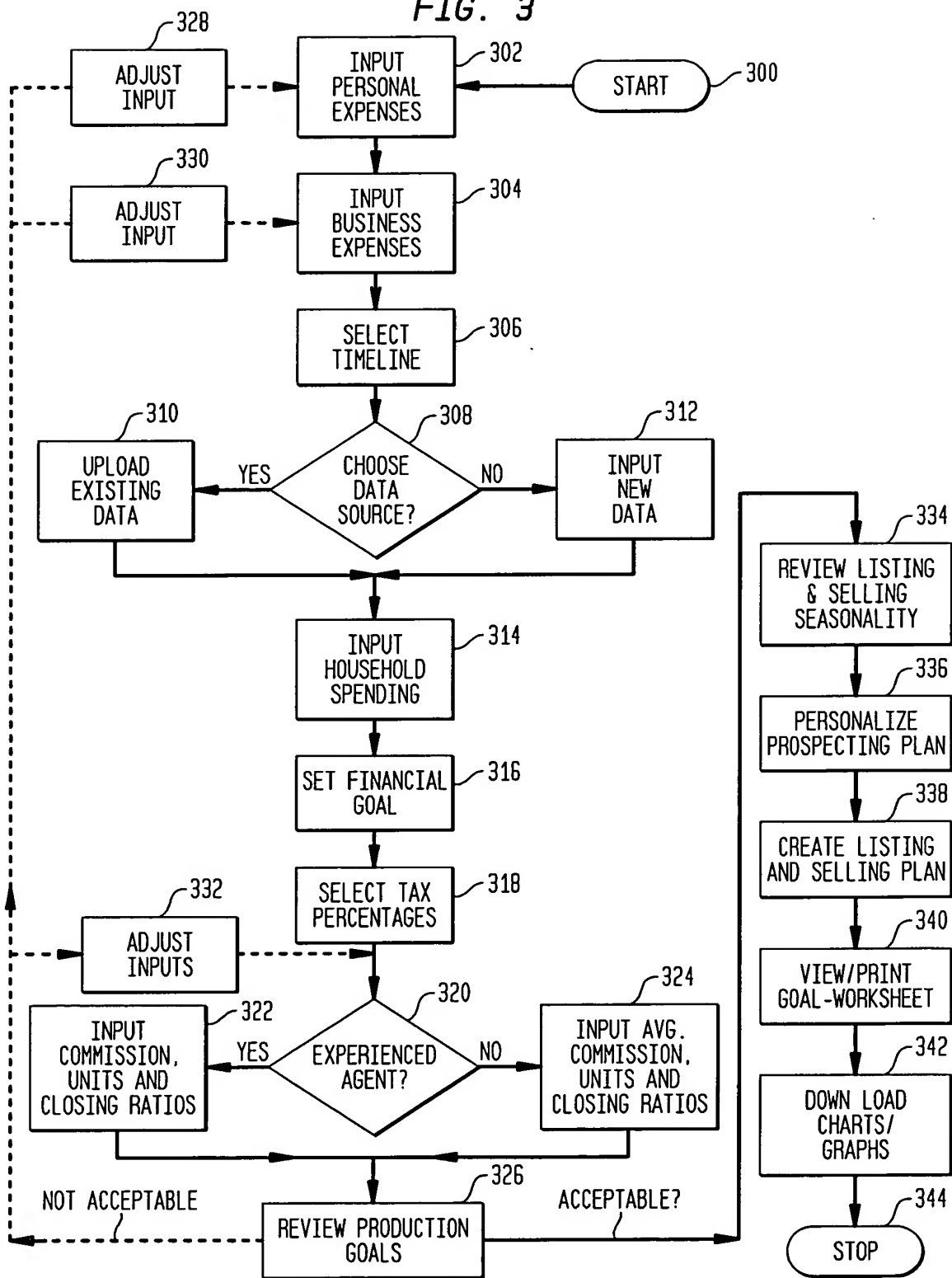


FIG. 4

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

Home

Welcome to the Agent Financial Tools!400

We hope you will find this web site useful in setting and reaching your financial goals. Use the tools and plans in this application to help you build your business and achieve success in the coming months.

You will need MS Excel installed on your computer, or download Excel viewer [here](#).

402

You will be guided through the following steps.

404

• Categories-Create a list of household and business expenses based on your needs.

406

• Expense-Prepare a 6 or 12 month household and business budgets.

408

• Production-Create a sales plan based on your budgets.

• Charts And Graphs-Download your budgets and plan in a printer-friendly format.

Refer to our handy [Help](#) section for useful hints and tips. Please direct all questions and feedback to the webmaster.

Ready? Click [Continue](#) to get started.

Continue>

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FIG. 5

Categories

Expense

Production

Charts & Graphs

Help

500 Personal Expenses-Step 1

Customize Your **Household Expenses**. First, highlight categories in the "Available" list that you will use and click the right arrow button to move them to "Your" list. Second, add categories you'll need that are not on the pre-defined list. Click **Continue** to proceed.

Hint: The expenses are defined for your convenience as either **Mandatory** (expenses you have to pay) or **Disposable** (expenses that you can control, such as recreation and dining out...)

502

Available Mandatory Expenses

Car Insurance
Contingency Fund
Credit Card
Dental Care
Electric
Eye Care
Gasoline
Home Insurance
Life Insurance
Long Distance
Phone Carrier

506

Your Mandatory Expenses

Auto Expenses
Auto Payment
Cable/Satellite TV
Child Support
Childcare
College Fund
Debt Payment
Groceries
Health Insurance
Healthcare

504

Available Disposable Expenses

Club Membership
Dry Cleaning
Furnishings
Hobbies
Increasing Mortgage Payoff
Maintenance
Movies
New Clothing
Parking
Repair/Alteration

508

Your Disposable Expenses

Charity
Clothing
Dining
Education
Entertainment
Gifts
Household
Interests
Miscellaneous
Subscriptions

Hold CTRL to multi-select items from the list boxes above

Personal Expenses

Add to your Expense

Add

☐ Mandatory ☒ Disposable

<Back

Continue>

FIG. 6

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

600 Business Expenses-Step 1

Customize your **Business Expenses**. First, highlight categories in the "Available" list that you will use and click the right arrow button to move them to "Your" list. Second, add categories you'll need that are not on the pre-defined list. Click **Continue** to proceed.

Hint: The expenses are defined for your convenience as either **Mandatory** (business expenses you have to pay) or **Disposable** (business expenses that you can control, such as recreation and dining out...)

602

Available Mandatory Expenses

Administrative Seminars

Advertising-Affinity

Advertising-Classified

Advertising-Other

Business Auto Expenses

Business Insurance(E&O)

CENTURY 21 Convention

CENTURY 21 Events

Communications(mobile phone)

Legal Fees

Licenses and Permits

606

Your Mandatory Expenses

Advertising-Affinity

Advertising-Classified

Advertising-Other

Business Auto Expenses

Business Insurance(E&O)

CENTURY 21 Convention

CENTURY 21 Events

Communications(mobile phone)

Legal Fees

Licenses and Permits

604

Available Disposable Expenses

Airfare

Books, Tapes, Etc.

Car Rental

Gratuities

Hotel

Meals

Parking

Taxis

Tolls

608

Your Disposable Expenses

Miscellaneous

Professional Development(C21)

Hold CTRL to multi-select items from the list boxes above

610

Business Expenses

Add to your Expense

Add

☐ Mandatory

☒ Disposable

Back

Continue

FIG. 7

Home | Logout

	Categories	Expense	Production	Charts & Graphs	Help
--	------------	---------	------------	-----------------	------

700 Set Timeline-Step 2

Here you need to set the timeline for your budget and plan. Please select a month and year as a start date. Then select the duration.

702

Select Start Month and Year

May

2003

704

Select Duration

☐ 6 Months

☒ 12 Months

< Back	Reset	Continue >
--------	-------	------------

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FIG. 8A

	Categories	Expense	Production	Charts & Graphs	Help
--	------------	---------	------------	-----------------	------

Choose Data Source- Step 3

Choose how you would like to enter data into your budgets.

800

☒ Enter new expenses

Hint: Select this option if this is your first time using AFT

804

☐ Load my Excel spreadsheet

Hint: Select this option if you want to import data from a budget prepared using AFT

806

[Click here](#) for instructions on uploading your saved expense spreadsheet.

◀ Back	Reset	Continue ▶
--------	-------	------------

FIG. 8B

Categories	Expense	Production	Charts & Graphs	Help
------------	---------	------------	-----------------	------

Household Spending-

Please fill in your current monthly spending in each category, and enter your desired spending for 6 Months and 12 Months.

EXPENSE CATEGORY	12-Month Desired Spending	CURRENT MONTHLY SPENDING									
		May-03	Jun-03	Jul-03	Aug-03	Sep-03	Oct-03	Nov-03	Dec-03		
Auto Expenses	\$2,400.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00
Auto Payment	\$3,600.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
Cable/ Satellite TV	\$600.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Charity	\$3,600.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
Child Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Childcare	\$1,200.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Clothing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
College Fund	\$1,800.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Debt Payment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dining	\$2,400.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00	\$200.00
Education	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Entertainment	\$1,200.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Gifts	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Groceries	\$7,200.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00	\$600.00

Spreadsheet that can be saved to your local computer

FIG. 9A

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

Financial Goal Review-

First, choose your effective federal tax bracket. Second, enter any additional federal, state, or local deductions.

900	902	Total Household Expenses	\$ 69,600.00
	904	Monthly Savings(Profit)	\$ 400.00 x 12= 4,800.00
	906	Total Business Expenses	\$ 8,040.00
	908	Total Expenses	\$ 82,440.00
	910	Other Monthly Net Income	\$ 2,000.00 x 12= 24,000.00
	912	Net Income Required	\$ 58,440.00
		If you know your anticipated Federal Tax Rate, enter here*	30.00 % OR click here to select from tax table.
	914	State Tax Rate*	6.50 % Click here to view state tax table.
		Additional Deduction* (i.e. FICA, Medicare, local taxes)	10.00 % Click here for more information.
	916	Gross Income Required	\$ 109,234.00

*Use these rates as a guideline only. Consult your personal tax advisor for more assistance.

< Back

Reset

Continue >

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FIG. 9B

12/26

Home | Logout

State Tax Table-Microsoft Inte.

STATE TAX TABLE

Locate your state then choose your anticipated tax rate based on your income level.

STATE	MARGINAL TAX Income Level
Alabama	2% > \$0 4% > \$500 5% > \$3K
Alaska	None
Arizona	2.87% > \$0 3.20% > \$10K 3.74% > \$25K 4.72% > \$50K 5.04% > \$150K
Arkansas	1% > \$0 2.5% > \$3,139 3.5% > \$6,399 4.5% > \$9,599 6% > \$15,999 7% > \$26,700
California	1.0 > \$0 2% > \$5,834 4% > \$13,829 6% > \$21,826 8% > \$30,298 9.3% > \$38,291
Colorado	4.63%

Categories

Expense

Production

Charts & Graphs

Help

Review -

effective federal tax bracket. Second, enter any additional federal, \$

Total Household Expenses	\$ 69,600.00
Monthly Savings (Profit)	\$ 400.00 x 12= 4,800.00
Total Business Expenses	\$ 8,040.00
Total Expenses	\$ 82,440.00
Other Monthly Net Income	\$ 2,000.00 x 12= 24,000.00
Net Income Required	\$ 58,440.00

If you know your anticipated Federal Tax Rate, enter here* % OR click here to select from tax table.

State Tax Rate* % Click here to view state tax table.

Additional Deductions* (i.e. FICA, Medicare, local taxes) % Click here for more information.

Gross Income Required

Century 21 Agent Financial Tool. Select Tax Bracket-Micro

Select Tax Bracket

Choose your anticipated Federal Tax Rate

☐ 10.00% - Up to \$6,000

☐ 15.00% - \$6,001 - \$27,950

☐ 27.00% - \$27,951 - \$67,700

☐ 30.00% - \$67,701 - \$141,250

☐ 35.00% - \$141,251 - \$307,050

☐ 38.60% - \$307,051 or more

920

*Use these rates as a guideline only. Consult your personal tax advisor for more assistance.

< Back
Reset
Continue >

FIG. 10

[Home](#) | [Logout](#)

	Categories	Expense	Production	Charts & Graphs	Help
--	------------	---------	------------	-----------------	------

Commission/Units Closed

1000 Do you know your take-home commission and number of units you closed last year?

☒ Yes ☐ No

Hint: If you are a new agent, select No.

< Back	Reset	Continue >
--------	-------	------------

Privacy Statement Contact Us
--

FIG. 11

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

Commission/Units Closed-

AFT will create your plan using your numbers from last year as a starting point. By providing the information below, AFT will calculate your listing/selling ratio, and your closing rate on listing and open unit ratios.

1100 ~ Your Gross Commission to the office Last Year

150,000.00

1102 ~ Your Take-Home(1099) Commission Last Year

110,000.00

1104 ~ List Only Closed Sides

20

1106 ~ Sell Only Closed Sides

22

1108 ~ List and Sell Closed Sides

18

x 2 =

36

1110 ~ Total Expired/Withdrawn Listing Sides Last Year

3

1112 ~ % of Open Sides that Closed

92.00

%

1114 ~ Average Days to Close

60

1116 ~ Average Days on Market

120

<Back

Reset

Continue>

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FIG. 12

[Home](#) | [Logout](#)

	Categories	Expense	Production	Charts & Graphs	Help
--	------------	---------	------------	-----------------	------

Commission/Units Closed-

Do you know your take-home commission and number of units you closed last year?

☐ Yes ☒ No 1200

Hint: If you are a new agent, select No.

< Back	Reset	Continue >
--------	-------	------------

Privacy Statement Contact Us
--

FIG. 13

Categories

Expense

Production

Charts & Graphs

Help

Commission/Units Closed-

AFT will create your plan using your numbers from last year as a starting point. By providing the information below, AFT will calculate your listing/selling ratio, and your closing rate on listing and open unit ratios.

1300 ~ Average Commission per Side (Before Splits) 2,350.00

1302 ~ Last Twelve Month's Average Commission Percentage 60.00

1304 ~ % of Sides Listing Sold 49.00

1306 ~ % of Listing-Taken Sold 93.00

1308 ~ % of Open Sides that Closed 92.00 %

1310 ~ Average Days to Close 60

1312 ~ Average Days on Market 120

<Back

Reset

Continue>

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FIG. 14

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

View Production Goals-

These are the production goals in your plan based on data you have entered.

1400

1401	Your Commission per Side	\$ 1,410.00
1402	Gross Office Commission	\$ 148,117.00
1404	Your Gross Income Goal	\$ 108,570.00
1406	% of Sides Listing Sold	49.00%
1408	% of Sides Buyers Sold	51.00%
1410	Listing Sold/Listing Taken%	93.00%
1412	% of Open Sides that Closed	92.00%
1414	Closed Sides Goal	77
1416	Total Open Sides Goal	84
1418	List to Sell Goal	41
1420	List to Take Goal	44

< Back

Continue >

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FIG. 15A

Categories

Expense

Production

Charts & Graphs

Help

Calculate Listing Seasonality -Step 8

Make percentage adjustments as necessary for each month, then click on **Continue** to save changes and proceed.

If your office has CREST data (in blue), these percentages represent an average of the past three years otherwise national averages are being used.

	SEASONALITY		SEASONALITY
January	4.90 %	July	8.57 %
February	5.71 %	August	8.78 %
March	9.18 %	September	8.98 %
April	11.22 %	October	7.95 %
May	12.86 %	November	5.92 %
June	8.16 %	December	7.76 %

Listing Seasonality

100.00 %

<Back

Reset

Continue>

FIG. 15B

Categories

Expense

Production

Charts & Graphs

Help

Calculate Selling Seasonality -Step 9

Make percentage adjustments as necessary for each month, then click on **Continue** to save changes and proceed.

If your office has CREST data(in blue), these percentages represent an average of the past three years otherwise national averages are being used.

	SEASONALITY		SEASONALITY
January	8.53 %	July	7.02 %
February	4.68 %	August	9.53 %
March	11.54 %	September	7.19 %
April	9.20 %	October	9.87 %
May	11.20 %	November	6.86 %
June	9.53 %	December	4.85 %

Selling Seasonality

100.00 %

<Back

Reset

Continue>

FIG. 16

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

Personalize Prospecting Methods-

1600

Begin building your prospecting plan. Select available listing and selling prospecting methods from the list, or add your own. Once you're done here, please click on Continue to proceed.

Available Listing Prospecting Methods

Activity Calls
Canvassing in Person
Egreetings
Life at home newsletter
Other
Phone
Sphere of Influence

Your Listing Prospecting Methods

Expired Listings
FSBOs
Target Marketing

Available Selling Prospecting Methods

Activity Calls
Egreetings
Life at home newsletter
Other
Sphere of Influence

Your Selling Prospecting Methods

Open Houses
Signs/Ads
Target Marketing

1602

Hold CTRL to multi-select items from the list boxes above

Prospecting Methods

Add Method

☐ Listing

☒ Selling

Add Prospecting Method

< Back

Reset

Continue >

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FIG. 17A

Home | Logout

Categories

Expense

Production

Charts & Graphs

Help

Listing Prospecting Data-

A: Assign each prospecting method a percentage of the total time you expect to prospect for your listings.

1700

METHOD	% OF TIME
Expired Listings	25.00 %
FSBOs	25.00 %
Target Marketing	50.00 %
	100.00

1702

B: Enter the effectiveness for each prospecting method...

METHOD	NUMBER OF ACTIVITIES THAT YIELD A LEAD	NUMBER OF LEAD THAT YIELD A CONTRACT
Expired Listings	3	2
FSBOs	3	2
Target Marketing	100	3

1704

C: Your results...

METHOD	LISTINGS NEEDED	LEADS NEEDED	ACTIVITIES NEEDED
Expired Listings	11	22	66
FSBOs	11	22	66
Target Marketing	22	66	6600
	44	110	6732

1706

<Back

Reset

Continue>

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FIG. 17B

Selling Prospecting Data-

A: Assign each prospecting method a percentage of the total time you expect to prospect for buyers.

1700'

METHOD	% OF TIME
Open Houses	20.00 %
Signs/Ads	50.00 %
Target Marketing	30.00 %
	100

1702'

B: Enter the effectiveness for each prospecting method...

METHOD	NUMBER OF ACTIVITIES NEEDED TO GET A BUYER LEAD	NUMBER OF BUYER LEADS NEEDED TO GET A CONTRACT
Open Houses	1	2
Signs/Ads	3	2
Target Marketing	100	2

1704'

C: Your results...

METHOD	BUYING SIDES TO OPEN	BUYER LEADS	ACTIVITIES NEEDED
Open Houses	8	16	16
Signs/Ads	21	42	126
Target Marketing	13	26	2600
	42	84	2742

1706'

FIG. 18

[Home](#) | [Logout](#)

Categories	Expense	Production	Charts & Graphs	Help
------------	---------	------------	-----------------	------

Monthly Goals Worksheet -

This is your monthly goals worksheet. To print, click the print button below and change your printer settings to print in Landscape mode. Click on Continue to proceed.

1800

FORECAST ASSUMPTIONS			
Your Commission per Side	\$1,410.00	Office Gross Commission	\$148,117.00
% of Sides Listings Sold	49.00%	Budgeted Total Income	\$109,234.00
Listing Success Rate	93.00%	Monthly Additional Income	\$2,000.00
% of Open Sides that Closed	92.00%	Monthly Savings	\$400.00
Average Days to Close	60	Average Days on Market	120

MONTH	SEASONALITY		MONTHLY GOALS									
	LISTING	SELLING	LIST TAKE	LIST SELL	SIDES OPEN	SIDES CLOSE	GROSS OFFICE COMMISSION	YOUR COMMISSION GOAL	TAX LIABILITY	NET HOUSEHOLD INCOME	MONTHLY EXPENSE	CASH FLOW
May-2003	12.86%	11.20%	6	2	5	9	\$17,312.41	\$12,690.00	\$5,901.00	\$8,789.00	\$6,470.00	\$1,919.00
June-2003	8.16%	9.53%	4	3	8	7	\$13,465.21	\$9,870.00	\$4,590.00	\$7,280.00	\$6,470.00	\$410.00
July-2003	8.57%	7.02%	4	4	7	5	\$9,618.01	\$7,050.00	\$3,278.00	\$5,772.00	\$6,470.00	\$11,098.00
August-2003	8.78%	9.53%	4	5	9	7	\$13,465.21	\$9,870.00	\$4,590.00	\$7,280.00	\$6,470.00	\$410.00
September-2003	8.98%	7.13%	4	6	5	6	\$11,541.61	\$8,460.00	\$3,934.00	\$6,526.00	\$6,470.00	\$1344.00
October-2003	7.96%	9.87%	4	4	4	8	\$15,388.81	\$11,280.00	\$5,245.00	\$8,035.00	\$6,470.00	\$1,165.00
November-2003	5.92%	6.86%	3	4	8	5	\$9,618.01	\$7,050.00	\$3,278.00	\$5,772.00	\$6,470.00	\$11,098.00
December-2003	7.76%	4.85%	3	4	4	4	\$7,694.41	\$5,640.00	\$2,623.00	\$5,017.00	\$6,470.00	\$11,853.00
January-2004	4.90%	8.53%	2	4	10	7	\$13,465.21	\$9,870.00	\$4,590.00	\$7,280.00	\$6,470.00	\$410.00
February-2004	5.71%	4.68%	3	4	8	4	\$7,694.41	\$5,640.00	\$2,623.00	\$5,017.00	\$6,470.00	\$11,853.00
March-2004	9.18%	11.54%	4	3	10	9	\$17,312.41	\$12,690.00	\$5,901.00	\$8,789.00	\$6,470.00	\$1,919.00
April-2004	11.22%	9.20%	5	3	8	7	\$13,465.21	\$9,870.00	\$4,590.00	\$7,280.00	\$6,470.00	\$410.00
TOTALS			46	43	85	78	\$150,040.93	\$109,980.00	\$51,143.00	\$82,837.00	\$77,640.00	

Cash Flow = Your Commission + Monthly Additional Income - Tax Liability - Monthly Expense - Monthly Saving Goal

<Back	Print Preview	Continue>
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FIG. 19

[Home](#) | [Logout](#)

Categories	Expense	Production	Charts & Graphs	Help
----------------------------	-------------------------	----------------------------	-------------------------------------	----------------------

Download Charts/Graphs-

Click on the Download Now button to save worksheets to your desktop.

1900

Monthly Worksheets [Download Now](#)
Click here for instructions on downloading Monthly Worksheets

Listings 3D Bar Chart [View 3D Bar Chart](#)

Sides Closed 3D Bar Chart [View 3D Bar Chart](#)

Cash Flow 3D Bar Chart [View 3D Bar Chart](#)

[Cover Page](#)

- ☐ Send the Budget (include itemized expenses) to Broker/
- ☒ Send the Budget (exclude itemized expenses) to Broker/

[Jon.Sagrillo@Century21](#) [Email](#)

Note: Your worksheet will not be e-mailed to your manager unless you click the

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Help

Monthly Budget Download Instructions

- 1--Clicking the Download Now button will result in a new browser window being opened and the monthly worksheets will be prepared. (This may take a few minutes depending on your internet connection)
- 2--Once the monthly worksheets are displayed - click on 'File' in the browser menu and choose 'Save As' to save the file to your local computer.
- 3--Close the browser window to return to the AFT application. You may now open your monthly worksheet using Microsoft Excel.

[close window](#)

FIG. 20

Monthly Worksheet

Company Test Office
 Agent Name Test User
 Year
 Period

Your Commission per Side	\$1,410.00	Budgeted Personal Expense:	\$1,102.83
% Sides-Listings Sold:	49.00%	Additional Income:	\$1,000.00
Listing Success Rate:	93.00%		
Closing Rate:	92.00%		

Listing Seasonality:	12.85%	Selling Seasonality:	11.20%
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Prospecting Method	% of Time	Listings Need	Leads Needed	Activities Needed	Actuals
Expired Listings	25.00%	1	2	6	
FSBOs	25.00%	1	2	6	
Target Marketing	50.00%	2	6	600	

Prospecting Method	% of Time	Buying Sides	Buyer Leads	Activities Needed	Actuals
Signs/Ads	50.00%	2	4	12	
Target Marketing	30.00%	1	2	200	
Open Houses	20.00%	1	3	9	

	Goal	Actual	Notes
List Take	6		
List Sell	2		
Buyers To Open	8		
Buyers To Close	7		
Sides Open	3		
Sides Closed	9		
Buyers Under Contract	4		
Buyer Activities Needed	221		
Sellers Listed	4		
Selling/Listing Activities Needed	612		

Expenses			
Personal	Goal	Actual	Notes
Auto Payment	\$500.00		
Cable/ Satellite TV	\$50.00		
Charity	\$300.00		
Childcare	\$100.00		
College Fund	\$150.00		
Entertainment	\$100.00		
Groceries	\$500.00		
Health Insurance	\$200.00		
Healthcare	\$200.00		
Home Insurance	\$100.00		
Investments	\$700.00		
Mortgage/Rent	\$2,000.00		
Restaurant/Dining	\$200.00		
Telephone	\$50.00		
Travel	\$200.00		
Utilities (Other)	\$150.00		
Vacation	\$200.00		
Business			
Advertising-Affinity	\$100.00		
Business Auto Expenses	\$100.00		
Business Insurance (E&O)	\$100.00		
CENTURY 21 Convention	\$100.00		
Communications (mobile)	\$60.00		
Licenses and Permits	\$30.00		
Marketing	\$50.00		
Supplies	\$30.00		
Technology	\$100.00		
Total Expenses	\$6,470.00		
Monthly Saving	\$400.00		
Additional Monthly Inc	\$2,000.00		
Total Income	\$12,730.00		
Deductions	46.50%		
Net Income Needed	\$23,794.00		

FIG. 21

Agent Financial Tools Monthly Worksheet

Company Test Office
Agent Name Test User
Year
Period

Your Commission per Side	\$1,410.00		Budgeted Personal Expense:	\$9,102.83
% Sides-Listings Sold:	49.00%		Additional Income:	\$2,000.00
Listing Success Rate:	93.00%			
Closing Rate:	92.00%			

Listing Seasonality:	12.85%	Selling Seasonality:	11.20%
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Prospecting Method	% of Time	Listings Need	Leads Needed	Activities Needed	Actuals
Expired Listings	25.00%	1	2	6	
FSBOs	25.00%	1	2	6	
Target Marketing	50.00%	2	6	600	

Prospecting Method	% of Time	Buying Sides	Buyer Leads	Activities Needed	Actuals
Signs/Ads	50.00%	2	4	12	
Target Marketing	30.00%	1	2	200	
Open Houses	20.00%	1	3	9	

Goal	Actual	Notes
List Take	6	
List Sell	2	
Buyers To Open	8	
Buyers To Close	7	
Sides Open	3	
Sides Closed	9	
Buyers Under Contract	4	
Buyer Activities Needed	221	
Sellers Listed	4	
Selling/Listing Activities Needed	612	